

From: William J. Culverhouse <wjclvrhs@hotmail.com>
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To: EBSA, E-ORI - EBSA
Subject: Comments on RIN 1210 – AB32

Regarding the Employee Benefits Security Administration (EBSA) Proposed Rule: Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice:

Leave my IRA investment decisions to me! Like millions of Americans, I do not need the government telling me how to invest my money. I want every available investment vehicle available so that I can choose what is right for me.

Options offer a way to invest while reducing my risk. I can buy or sell a contract for a fraction of what it would cost to buy the underlying stock. This allows me to reap the benefits: a premium if I sell a put or call, and, depending on the type of option, limited downside with high upside profit potential.

I oppose any effort to restrict my investment choices.

**William Culverhouse
29 High Point Circle East 402
Naples, FL 34103
239-430-9798**